



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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**BHC Name** [RAYMOND JAMES FINANCIAL, INC.](#)

**City/State** [SAINT PETERSBURG, FL](#)

## Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [68,460,839](#)

Peer Group Number: [9](#) Number in Peer Group: \_\_\_\_\_

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[RAYMOND JAMES FINANCIAL, INC.](#)  
[880 CARILLON PARKWAY](#)  
[SAINT PETERSBURG, FL 33716](#)

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses .....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital .....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit .....	7A
Liquidity and Funding .....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases .....	13A
Past Due and Nonaccrual Loans and Leases—Continued .....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

BHC Name

City/State

## Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000) .....	59,681,232	46,552,101	38,800,322	36,783,037	33,989,145
Net income (\$000) .....	1,536,673	862,399	1,052,817	987,232	607,527
Number of BHCs in peer group .....					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	0.87			1.61			2.61			2.48			2.08		
+ Non-interest income .....	16.31			16.24			17.84			17.79			17.55		
– Overhead expense .....	14.29			14.97			16.83			16.51			16.51		
– Provision for credit losses .....	-0.10			0.55			0.01			0.11			0.06		
+ Securities gains (losses) .....	0			0			0			0.01			0.01		
+ Other tax equivalent adjustments .....	0.31			0			0			0			0		
= Pretax net operating income (tax equivalent) .....	3.30			2.34			3.61			3.65			3.08		
Net operating income .....	2.57			1.85			2.71			2.68			1.79		
Net income .....	2.57			1.85			2.71			2.68			1.79		
Net income (Subchapter S adjusted) .....															
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	1.55			2.61			4.14			3.89			3.19		
Interest expense .....	0.35			0.47			0.85			0.80			0.58		
Net interest income (tax equivalent) .....	1.20			2.14			3.29			3.09			2.61		
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.06			0.43			0.04			0.06			0.13		
Earnings coverage of net loan and lease losses (X) .....	112.26			12.54			145.13			103.23			41.43		
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.14			1.61			0.91			0.97			0.95		
Allowance for loan and lease losses / Total loans and leases .....	1.13			1.60			0.90			0.96			0.94		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.29			0.18			0.23			0.26			0.24		
30–89 days past due loans and leases / Total loans and leases .....	0.02			0.02			0.12			0.05			0.07		
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-48.79			-3.29			0			-3.37			-0.10		
Net short-term noncore funding dependence .....	-58.39			-12.70			-9.43			-10.44			-7.93		
Net loans and leases / Total assets .....	43.87			46.88			61.66			61.29			58.74		
<b>Capitalization</b>															
Tier 1 leverage ratio .....	12.09			12.89			15.84			14.58			14.44		
Holding company equity capital / Total assets .....	12.56			13.72			17.04			15.94			15.78		
Total equity capital (including minority interest) / Total assets .....	12.64			13.86			17.19			16.15			16.08		
Common equity tier 1 capital / Total risk-weighted assets .....	25.85			23.44			24.75			23.62			22.33		
Net loans and leases / Equity capital (X) .....	3.49			3.42			3.62			3.85			3.72		
Cash dividends / Net income .....	15.57			24.45			18.91			17.82			22.19		
Cash dividends / Net income (Subchapter S adjusted) .....															
<b>Growth Rates</b>															
Assets .....	27.59			33.63			4.18			6.82			13.94		
Equity capital .....	16.80			7.61			11.40			7.83			12.12		
Net loans and leases .....	19.40			1.60			4.82			11.44			9.94		
Noncore funding .....	-5.71			9.16			19.48			-13.79			11.75		
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0			0			0			4.88			5.27		
Long-term debt / Equity capital .....	23.69			27.77			22.66			25.23			27.20		
Equity investment in subsidiaries / Equity capital .....	96.29			98.07			93.81			101.03			96.69		
Cash from ops + noncash items + op expense / Op expense + dividends .....	160.16			210.94			298.58			239.48			217.14		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	715,442	741,519	1,008,676	915,365	705,440	-3.52	18.68
Income from lease financing receivables.....	0	0	0	403	0		
Fully taxable income on loans and leases.....	686,656	711,847	977,579	886,048	682,200	-3.54	17.36
Tax-exempt income on loans and leases.....	28,786	29,672	31,097	29,720	23,240	-2.99	62.41
Estimated tax benefit on income on loans and leases.....	-177,700	9,788	10,994	18,345	14,319		
Income on loans and leases (tax equivalent).....	537,742	751,307	1,019,670	934,113	719,759	-28.43	-12.41
Investment interest income (tax equivalent).....	86,304	88,807	75,963	60,602	36,460	-2.82	715.57
Interest on balances due from depository institutions.....	19,775	41,380	125,178	105,981	68,804	-52.21	-41.86
Interest income on other earning assets.....	23,253	33,671	52,477	46,092	40,471	-30.94	-30.32
Total interest income (tax equivalent).....	667,074	915,165	1,273,288	1,146,788	865,494	-27.11	-3.58
Interest on time deposits of \$250K or more.....	1,236	1,954	2,378	1,533	1,077	-36.75	
Interest on time deposits < \$250K.....	15,332	18,823	11,626	5,716	3,386	-18.55	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	6,011	10,978	98,286	86,221	17,449	-45.25	1.99
Interest on other borrowings and trading liabilities.....	126,459	133,347	148,132	142,129	135,331	-5.17	10.60
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	149,038	165,102	260,422	235,599	157,243	-9.73	18.92
Net interest income (tax equivalent).....	518,036	750,063	1,012,866	911,189	708,251	-30.93	-8.56
Non-interest income.....	9,733,329	7,559,691	6,923,862	6,542,924	5,965,325	28.75	91.16
Adjusted operating income (tax equivalent).....	10,251,365	8,309,754	7,936,728	7,454,113	6,673,576	23.37	81.18
Overhead expense.....	8,527,426	6,966,658	6,530,907	6,074,343	5,610,117	22.40	78.52
Provision for credit losses.....	-58,417	253,977	5,483	41,749	21,781		
Securities gains (losses).....	608	1,292	0	5,495	3,907	-52.94	44.76
Other tax equivalent adjustments.....	187,888	0	4	0	1		999999.00
Pretax net operating income (tax equivalent).....	1,972,320	1,090,507	1,400,604	1,341,265	1,045,586	80.86	128.40
Applicable income taxes.....	413,251	230,109	349,820	343,864	421,700	79.59	53.57
Tax equivalent adjustments.....	10,188	9,788	10,999	18,346	14,422	4.09	-8.72
Applicable income taxes (tax equivalent).....	423,439	239,897	360,819	362,210	436,122	76.51	51.09
Minority interest.....	12,208	-11,789	-13,032	-8,177	1,937		14.07
Net income before discontinued operations, net of minority interest.....	1,536,673	862,399	1,052,817	987,232	607,527	78.19	168.38
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,536,673	862,399	1,052,817	987,232	607,527	78.19	168.38
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	1,548,881	850,610	1,039,785	979,055	609,464	82.09	165.54
Investment securities income (tax equivalent).....	86,304	88,807	75,963	60,602	36,460	-2.82	715.57
US Treasury and agency securities (excluding mortgage-backed securities).....	2,207	1,197	3,026	1,880	515	84.38	181.51
Mortgage-backed securities.....	83,928	87,183	70,516	55,251	33,036	-3.73	914.24
All other securities.....	169	427	2,421	3,471	2,909	-60.45	-88.90
Cash dividends declared.....	239,272	210,883	199,125	175,929	134,786	13.46	98.61
Common.....	239,272	210,883	199,125	175,929	134,786	13.46	98.61
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	1.12			1.97			3.28			3.12			2.55		
Less: Interest expense .....	0.25			0.35			0.67			0.64			0.46		
Equals: Net interest income (tax equivalent) .....	0.87			1.61			2.61			2.48			2.08		
Plus: Non-interest income .....	16.31			16.24			17.84			17.79			17.55		
Equals: adjusted operating income (tax equivalent) .....	17.18			17.85			20.46			20.27			19.63		
Less: Overhead expense .....	14.29			14.97			16.83			16.51			16.51		
Less: Provision for credit losses .....	-0.10			0.55			0.01			0.11			0.06		
Plus: Realized gains (losses) on held-to-maturities securities .....	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities .....	0			0			0			0.01			0.01		
Plus: other tax equivalent adjustments .....	0.31			0			0			0			0		
Equals: Pretax net operating income (tax equivalent) .....	3.30			2.34			3.61			3.65			3.08		
Less: Applicable income taxes (tax equivalent) .....	0.71			0.52			0.93			0.98			1.28		
Less: Minority interest .....	0.02			-0.03			-0.03			-0.02			0.01		
Equals: Net operating income .....	2.57			1.85			2.71			2.68			1.79		
Plus: Net extraordinary items .....	0			0			0			0			0		
Equals: Net income .....	2.57			1.85			2.71			2.68			1.79		
Memo: Net income (last four quarters) .....	2.57			1.85			2.71			2.68			1.79		
Net income—BHC and noncontrolling (minority) interest .....	2.60			1.83			2.68			2.66			1.79		
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	72.07			75.32			79.30			80.14			79.82		
Average interest-bearing funds / Average assets .....	57.44			64.37			64.16			61.32			59.30		
Interest income (tax equivalent) / Average earning assets .....	1.55			2.61			4.14			3.89			3.19		
Interest expense / Average earning assets .....	0.35			0.47			0.85			0.80			0.58		
Net interest income (tax equivalent) / Average earning assets .....	1.20			2.14			3.29			3.09			2.61		
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	1.92			3.01			4.19			4.09			3.56		
Interest-bearing bank balances .....	0.22			0.74			3.61			3.39			2.63		
Federal funds sold and reverse repos .....	2.16			5.68			4.76			3.38			1.99		
Trading assets .....	3.12			3.65			3.48			3.61			3.43		
Total earning assets .....	1.96			2.58			4.10			3.83			3.14		
Investment securities (tax equivalent) .....	0.68			1.52			2.45			2.16			1.73		
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.04			0.40			3.06			1.82			0.83		
Mortgage-backed securities .....	1.01			1.39			2.33			2.08			1.68		
All other securities .....	117.36			304.69			1,790.06			3.98			1.58		
Interest-bearing deposits .....	0.07			0.12			0.51			0.48			0.13		
Time deposits of \$250K or more .....	1.58			2.03			2.36			1.73					
Time deposits < \$250K .....	1.94			1.99			2.10			1.78					
Other domestic deposits .....	0.02			0.04			0.46			0.45					
Foreign deposits .....															
Federal funds purchased and repos .....	1.25			4			10.46			8.51			1.50		
Other borrowed funds and trading liabilities .....	3.30			3.39			3.50			3.67			3.73		
All interest-bearing funds .....	0.43			0.55			1.05			1.04			0.78		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	9,733,329	7,559,691	6,923,862	6,542,924	5,965,325
Fiduciary activities income .....	71,011	55,921	48,929	42,783	39,104
Service charges on deposit accounts - domestic .....	6	9	17	12	16
Trading revenue .....	63,500	76,522	81,806	51,434	81,195
Investment banking fees and commissions .....	9,287,835	7,212,332	6,559,376	6,376,378	5,658,259
Insurance activities revenue .....	59,423	53,481	55,419	44,102	48,030
Venture capital revenue .....	56,137	-1,408	7,097	5,508	23,247
Net servicing fees .....	-21	-81	146	205	174
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets .....	10,872	4,841	3,343	5,514	4,573
Other non-interest income .....	184,566	158,074	167,729	16,988	110,727
Total overhead expenses .....	8,527,426	6,966,658	6,530,907	6,074,343	5,610,117
Personnel expense .....	4,246,391	3,561,420	3,264,821	2,937,056	2,813,523
Net occupancy expense .....	236,237	228,435	227,684	207,110	197,546
Goodwill impairment losses .....	0	0	19,722	0	0
Amortization expenses and impairment loss (other intangible assets) .....	16,229	12,182	13,684	13,547	11,985
Other operating expenses .....	4,028,569	3,164,621	3,004,996	2,916,630	2,587,063
Fee income on mutual funds and annuities .....	1,664,577	1,373,719	1,403,487	1,474,834	1,410,536
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	20,664,968	19,995,680	17,294,643	14,508,400	15,041,000
Number of equivalent employees .....	13,029	12,545	13,106	12,517	11,410
Average personnel expense per employee .....	325.92	283.89	249.11	234.65	246.58
Average assets per employee .....	4,580.65	3,710.81	2,960.50	2,938.65	2,978.89

## Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Mutual fund fee income / Non-interest income .....	17.10			18.17			20.27			22.54			23.65		
Overhead expenses / Net Interest Income + non-interest income .....	81.77			83.94			82.40			81.69			84.25		

## Percent of Average Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Total overhead expense .....	14.29			14.97			16.83			16.51			16.51		
Personnel expense .....	7.12			7.65			8.41			7.98			8.28		
Net occupancy expense .....	0.40			0.49			0.59			0.56			0.58		
Other operating expenses .....	6.78			6.82			7.83			7.97			7.65		
Overhead less non-interest income .....	-2.02			-1.27			-1.01			-1.27			-1.05		

## Percent of Adjusted Operating Income (Tax Equivalent)

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Total overhead expense .....	83.18			83.84			82.29			81.49			84.06		
Personnel expense .....	41.42			42.86			41.14			39.40			42.16		
Net occupancy expense .....	2.30			2.75			2.87			2.78			2.96		
Other operating expenses .....	39.46			38.23			38.28			39.31			38.95		
Total non-interest income .....	94.95			90.97			87.24			87.78			89.39		
Fiduciary activities income .....	0.69			0.67			0.62			0.57			0.59		
Service charges on domestic deposit accounts .....	0			0			0			0			0		
Trading revenue .....	0.62			0.92			1.03			0.69			1.22		
Investment banking fees and commissions .....	90.60			86.79			82.65			85.54			84.79		
Insurance activities revenue .....	0.58			0.64			0.70			0.59			0.72		
Venture capital revenue .....	0.55			-0.02			0.09			0.07			0.35		
Net servicing fees .....	0			0			0			0			0		
Net securitization income .....	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets .....	0.11			0.06			0.04			0.07			0.07		
Other non-interest income .....	1.80			1.90			2.11			0.23			1.66		
Overhead less non-interest income .....	-11.76			-7.14			-4.95			-6.29			-5.32		
Applicable income taxes / Pretax net operating income (tax equivalent) .....	20.95			21.10			24.98			25.64			40.33		
Applicable income tax + TE / Pretax net operating income + TE .....	21.47			22			25.76			27.01			41.71		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	8,962,694	7,946,060	7,923,273	6,835,701	5,902,629	12.79	91.08
Commercial and industrial loans	9,580,580	8,100,720	8,195,724	8,135,858	7,572,472	18.27	26.42
Loans to individuals	5,296,200	3,631,132	2,837,838	2,574,001	2,210,870	45.86	200.10
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	6,540,126	5,887,626	6,029,190	6,305,547	5,712,002	11.08	19.95
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	30,379,600	25,565,538	24,986,025	23,851,107	21,397,973	18.83	55.91
Less: Allowance for loan and lease losses	342,859	409,061	226,003	229,491	202,075	-16.18	66.82
Net loans and leases	30,036,741	25,156,477	24,760,022	23,621,616	21,195,898	19.40	55.79
Debt securities that reprice or mature in over 1 year	8,514,318	7,975,737	3,168,884	2,745,371	2,219,106	6.75	847.81
Mutual funds and equity securities	3,554	4,598	11,744	25,528	172,344	-22.71	-98.61
Subtotal	38,554,613	33,136,812	27,940,650	26,392,515	23,587,348	16.35	88.68
Interest-bearing bank balances	12,704,154	4,717,924	3,570,449	3,737,549	3,300,410	169.27	489.25
Federal funds sold and reverse repos	203,758	162,298	326,191	398,756	492,713	25.55	-60.30
Debt securities that reprice or mature within 1 year	10,070,353	627,254	150,658	141,405	160,370	1505.47	4594.80
Trading assets	369,738	386,410	632,048	690,777	597,579	-4.31	-28.59
Total earning assets	61,902,616	39,030,698	32,619,996	31,361,002	28,138,420	58.60	159.71
Non-interest-bearing cash and due from depository institutions	808,470	751,789	693,291	706,461	723,579	7.54	54.77
Premises, fixed assets, and leases	692,425	629,120	614,972	271,229	253,360	10.06	137.01
Other real estate owned	378	751	2,928	4,748	4,299	-49.67	-91.88
Investment in unconsolidated subsidiaries	5,515	5,556	5,533	5,440	5,359	-0.74	2.53
Intangible and other assets	5,051,435	13,239,233	6,217,275	6,194,578	6,958,899	-61.84	-27.93
Total assets	68,460,839	53,657,147	40,153,995	38,543,458	36,083,916	27.59	116.18
Quarterly average assets	65,670,488	51,503,565	39,933,483	38,354,963	35,644,714	27.51	104.88
Average loans and leases (YTD)	28,000,533	24,984,937	24,336,025	22,861,814	20,229,062	12.07	58.33
<b>Memoranda</b>							
Loans held-for-sale	229,836	209,679	204,536	111,077	191,038	9.61	12.99
Loans not held-for-sale	30,149,764	25,355,859	24,781,489	23,740,030	21,206,935	18.91	56.36
Real estate loans secured by 1-4 family	5,557,505	4,903,138	4,725,471	3,932,557	3,304,911	13.35	108.31
Commercial real estate loans	2,442,175	2,142,005	2,375,990	2,244,945	1,895,824	14.01	54.99
Construction and land development	160,392	230,383	174,552	167,406	183,780	-30.38	22.43
Multifamily	688,301	511,114	527,167	418,382	368,817	34.67	131.73
Nonfarm nonresidential	1,593,482	1,400,508	1,674,271	1,659,157	1,343,227	13.78	38.84
Real estate loans secured by farmland	0	0	15,933	16,685	16,749		
Total investment securities	18,588,225	8,607,589	3,331,286	2,912,304	2,551,820	115.95	1258.76
U.S. Treasury securities	10,052,094	618,508	107,621	89,986	94,351	1525.22	18389.67
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	154	156	144	128	35	-1.28	-99.40
Mortgage-backed securities	8,532,423	7,984,327	3,211,777	2,796,662	2,285,051	6.86	726.06
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	39		-100.00
Mutual funds and equity securities	3,554	4,598	11,744	25,528	172,344	-22.71	-98.61
Available-for-sale securities	18,584,671	8,602,991	3,319,542	2,886,776	2,551,820	116.03	1258.50
U.S. Treasury securities	10,052,094	618,508	107,621	89,986	94,351	1525.22	18389.67
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	154	156	144	128	35	-1.28	-99.40
Mortgage-backed securities	8,532,423	7,984,327	3,211,777	2,796,662	2,285,051	6.86	726.06
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	39		-100.00
Mutual funds and equity securities	0	0	0	0	172,344		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-78,725	94,830	26,668	-37,244	-10,910		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	106,748	124,463	119,450	107,718	94,351	-14.23	96.35

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits .....	36,379	17,860	17,599	10,302	9,405	103.69	869.07
NOW, ATS and transaction accounts .....	237,242	157,958	5,854	6,816	5,982	50.19	3795.60
Time deposits less brokered deposits < \$250K .....	165,262	6,462	7,740	8,370		2457.44	
MMDA and other savings accounts .....	33,029,653	26,702,382	21,896,156	21,165,396	18,377,271	23.70	121.80
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	33,468,536	26,884,662	21,927,349	21,190,884	18,399,182	24.49	124.56
Time deposits of \$250K or more .....	90,516	71,255	105,467	94,640	78,969	27.03	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	202,990	233,255	200,010	156,206	519,343	-12.98	-67.88
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	420	863,521	882,651	1,151,039	1,481,160	-99.95	-99.80
Other borrowings w/remaining maturity over 1 year .....	3,339,029	2,416,498	1,917,478	1,598,809	1,602,882	38.18	39.74
Brokered deposits < \$250K .....	533,616	834,292	942,244	387,227	247,517	-36.04	
Noncore funding .....	4,166,571	4,418,821	4,047,850	3,387,921	3,929,871	-5.71	18.48
Trading liabilities .....	170,669	152,354	209,939	279,138	213,024	12.02	-34.49
Subordinated notes and debentures + trust preferred securities .....	0	0	0	0	0		
Other liabilities .....	22,002,992	14,763,513	7,066,359	7,461,622	7,739,867	49.04	182.68
Total liabilities .....	59,808,768	46,219,350	33,251,497	32,319,565	30,281,944	29.40	125.99
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	2,392	1,591	1,586	1,576	1,555	50.35	56.34
Common surplus .....	2,054,602	1,995,798	1,921,893	1,870,739	1,705,308	2.95	32.27
Retained earnings .....	8,002,107	6,703,125	6,086,721	5,235,764	4,419,385	19.38	102.77
Accumulated other comprehensive income .....	-86,520	16,511	-5,036	-38,840	-20,454		
Other equity capital components .....	-1,372,688	-1,353,904	-1,163,048	-927,333	-410,029		
Total holding company equity capital .....	8,599,893	7,363,121	6,842,116	6,141,906	5,695,765	16.80	69.29
Noncontrolling (minority) interest in subsidiaries .....	52,178	74,676	60,382	81,987	106,207	-30.13	-57.83
Total equity capital, including minority interest .....	8,652,071	7,437,797	6,902,498	6,223,893	5,801,972	16.33	66.26
Total liabilities and capital .....	68,460,839	53,657,147	40,153,995	38,543,458	36,083,916	27.59	116.18
<b>Memoranda</b>							
Non-interest-bearing deposits .....	36,379	17,860	17,599	10,302	9,405	103.69	869.07
Interest-bearing deposits .....	34,056,289	27,772,349	22,957,461	21,662,449	18,716,263	22.63	124.26
Total deposits .....	34,092,668	27,790,209	22,975,060	21,672,751	18,725,668	22.68	124.44
Long-term debt that reprices within 1 year .....	850,000	850,000	875,000	850,000	850,000	0.00	30.72
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	7,363,121	6,842,116	6,141,906	5,695,765	5,080,116		
Accounting restatements .....	0	0	0	0	0		
Net income .....	1,536,673	862,399	1,052,817	987,232	607,527		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	159,824	153,892	161,699	149,005	136,428		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	119,002	270,839	313,486	502,495	8,113		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	239,272	210,883	199,125	175,929	134,786		
Change in other comprehensive income .....	-103,031	21,547	33,804	-14,888	12,686		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	1,580	-35,111	-35,499	3,216	1,907		
Holding company equity capital, ending balance .....	8,599,893	7,363,121	6,842,116	6,141,906	5,695,765		



BHC Name

City/State

## Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Total Assets</b>															
Real estate loans	13.09			14.81			19.73			17.74			16.36		
Commercial and industrial loans	13.99			15.10			20.41			21.11			20.99		
Loans to individuals	7.74			6.77			7.07			6.68			6.13		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	9.55			10.97			15.02			16.36			15.83		
Net loans and leases	43.87			46.88			61.66			61.29			58.74		
Debt securities over 1 year	12.44			14.86			7.89			7.12			6.15		
Mutual funds and equity securities	0.01			0.01			0.03			0.07			0.48		
Subtotal	56.32			61.76			69.58			68.47			65.37		
Interest-bearing bank balances	18.56			8.79			8.89			9.70			9.15		
Federal funds sold and reverse repos	0.30			0.30			0.81			1.03			1.37		
Debt securities 1 year or less	14.71			1.17			0.38			0.37			0.44		
Trading assets	0.54			0.72			1.57			1.79			1.66		
Total earning assets	90.42			72.74			81.24			81.37			77.98		
Non-interest cash and due from depository institutions	1.18			1.40			1.73			1.83			2.01		
Other real estate owned	0			0			0.01			0.01			0.01		
All other assets	8.40			25.86			17.04			16.80			20.01		
<b>Memoranda</b>															
Short-term investments	33.56			10.26			10.08			11.10			10.96		
U.S. Treasury securities	14.68			1.15			0.27			0.23			0.26		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0			0			0			0			0		
Mortgage-backed securities	12.46			14.88			8			7.26			6.33		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0			0			0			0			0		
Loans held-for-sale	0.34			0.39			0.51			0.29			0.53		
Loans held for investment	44.04			47.26			61.72			61.59			58.77		
Real estate loans secured by 1-4 family	8.12			9.14			11.77			10.20			9.16		
Revolving	0.03			0.04			0.06			0.07			0.08		
Closed-end, secured by first liens	8.09			9.10			11.70			10.13			9.08		
Closed-end, secured by junior liens	0			0			0			0			0		
Commercial real estate loans	3.57			3.99			5.92			5.82			5.25		
Construction and land development	0.23			0.43			0.43			0.43			0.51		
Multifamily	1.01			0.95			1.31			1.09			1.02		
Nonfarm nonresidential	2.33			2.61			4.17			4.30			3.72		
Real estate loans secured by farmland	0			0			0.04			0.04			0.05		



BHC Name

City/State

## Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	29.50			31.08			31.71			28.66			27.58		
Real estate loans secured by 1-4 family	18.29			19.18			18.91			16.49			15.44		
Revolving	0.07			0.08			0.10			0.11			0.13		
Closed-end	18.23			19.10			18.81			16.37			15.32		
Commercial real estate loans	8.04			8.38			9.51			9.41			8.86		
Construction and land development	0.53			0.90			0.70			0.70			0.86		
1-4 family	0.04			0.11			0.04			0			0		
Other	0.49			0.79			0.66			0.70			0.86		
Multifamily	2.27			2			2.11			1.75			1.72		
Nonfarm nonresidential	5.25			5.48			6.70			6.96			6.28		
Owner-occupied	0			0			0			0			0		
Other	5.25			5.48			6.70			6.96			6.28		
Real estate loans secured by farmland	0			0			0.06			0.07			0.08		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	31.54			31.69			32.80			34.11			35.39		
Loans to individuals	17.43			14.20			11.36			10.79			10.33		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	21.53			23.03			24.13			26.44			26.69		
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	109.51			114.39			122.72			119.33			112.33		
Real estate loans secured by 1-4 family	67.90			70.58			73.19			68.65			62.89		
Revolving	0.25			0.30			0.40			0.47			0.52		
Closed-end	67.65			70.29			72.79			68.18			62.38		
Commercial real estate loans	29.84			30.83			36.80			39.19			36.08		
Construction and land development	1.96			3.32			2.70			2.92			3.50		
1-4 family	0.14			0.40			0.15			0			0		
Other	1.82			2.92			2.55			2.92			3.50		
Multifamily	8.41			7.36			8.16			7.30			7.02		
Nonfarm nonresidential	19.47			20.16			25.93			28.96			25.56		
Owner-occupied	0			0			0			0			0		
Other	19.47			20.16			25.93			28.96			25.56		
Real estate loans secured by farmland	0			0			0.25			0.29			0.32		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	117.06			116.61			126.94			142.03			144.11		
Loans to individuals	64.71			52.27			43.95			44.94			42.07		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	79.91			84.75			93.38			110.08			108.70		
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	8.98			9.34			10.08			9.72			9.63		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	33.32			34.38			39			40.45			39.19		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	33.32			34.38			39			40.45			39.19		

BHC Name

City/State

## Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Total Assets</b>															
Short-term investments	33.56			10.26			10.08			11.10			10.96		
Liquid assets	47.72			27.25			21.27			21.85			20.77		
Investment securities	27.15			16.04			8.30			7.56			7.07		
Net loans and leases	43.87			46.88			61.66			61.29			58.74		
Net loans, leases and standby letters of credit	43.91			46.94			61.77			61.40			58.85		
Core deposits	48.89			50.10			54.61			54.98			50.99		
Noncore funding	6.09			8.24			10.08			8.79			10.89		
Time deposits of \$250K or more	0.13			0.13			0.26			0.25			0.22		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	0.30			0.43			0.50			0.41			1.44		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	0			0.13			-0.31			-0.63			0.07		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	0			1.61			2.20			2.99			4.10		
Earning assets that reprice within 1 year	64.76			58.70			63.12			67.59			67.42		
Interest-bearing liabilities that reprice within 1 year	0.44			0.38			0.83			0.42			0.24		
Long-term debt that reprices within 1 year	1.24			1.58			2.18			2.21			2.36		
Net assets that reprice within 1 year	63.08			56.73			60.11			64.96			64.83		
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-48.79			-3.29			0			-3.37			-0.10		
Net short-term noncore funding dependence	-58.39			-12.70			-9.43			-10.44			-7.93		
Short-term investment / Short-term noncore funding	4,914.23			424.26			286.76			281.16			189.88		
Liquid assets - short-term noncore funding / Nonliquid assets	89.98			34.13			22.55			22.90			18.93		
Net loans and leases / Total deposits	88.10			90.52			107.77			108.99			113.19		
Net loans and leases / Core deposits	89.75			93.57			112.92			111.47			115.20		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1			1.45			0.43			-0.68			-0.22		
Structured notes appreciation (depreciation) / Tier 1 capital															
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0			0			0			0			0		
Available-for-sale securities	99.98			99.95			99.65			99.12			100		
U.S. Treasury securities	54.08			7.19			3.23			3.09			3.70		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0			0			0			0			0		
Mortgage-backed securities	45.90			92.76			96.41			96.03			89.55		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0			0			0			0			0		
Mutual funds and equity securities	0.02			0.05			0.35			0.88			6.75		
Debt securities 1 year or less	54.18			7.29			4.52			4.86			6.28		
Debt securities 1 to 5 years	2.45			2.39			7.80			8.98			6.08		
Debt securities over 5 years	43.36			90.27			87.33			85.29			80.88		
Pledged securities	0.57			1.45			3.59			3.70			3.70		
Structured notes, fair value	0			0			0			0			0		
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	317.22			36.08			-5.39			8.20			37.10		
Investment securities	115.95			158.39			14.39			14.13			86.53		
Core deposits	24.49			22.61			3.48			15.17			23.45		
Noncore funding	-5.71			9.16			19.48			-13.79			11.75		

BHC Name

City/State

**Derivatives and Off-Balance-Sheet Transactions**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	21,700,090	15,882,785	12,791,008	10,394,291	9,218,660
Commit: Secured commercial real estate loans	467,275	487,012	559,244	595,261	540,135
Commit: Unsecured real estate loans	158,339	189,777	250,872	107,902	182,391
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	2,720	0	0	0
Standby letters of credit	22,658	31,423	45,090	44,903	38,397
Commercial and similar letters of credit	0	0	0	0	40
Securities lent	62,143	57,862	229,490	316,237	290,307
Credit derivatives - notional amount (holding company as guarantor)	548,612	512,929	2,118	10,389	17,090
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	400,283	363,455	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	148,330	147,365	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	5,927,164	10,098,403	4,586,722	52,382	81,492
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	8,884,959	9,755,552	9,388,430	9,381,541	8,546,976
Futures and forward foreign exchange	1,807,171	1,543,245	1,434,901	1,346,395	1,426,453
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	22,874	23,974	7,899
Commodity and other futures and forward contracts	20,970	71,145	6,479	11,164	28,413
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

**Percent of Total Assets**

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)	31.70			29.60			31.85			26.97			25.55		
Standby letters of credit	0.03			0.06			0.11			0.12			0.11		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0.09			0.11			0.57			0.82			0.80		
Credit derivatives - notional amount (holding company as guarantor)	0.80			0.96			0.01			0.03			0.05		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0.58			0.68			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.22			0.27			0			0			0		
Derivative contracts	24.31			40.01			38.45			28.06			27.97		
Interest rate contracts	21.64			37			34.80			24.48			23.91		
Interest rate futures and forward contracts	8.66			18.82			11.42			0.14			0.23		
Written options contracts (interest rate)	0			0			0			0			0		
Purchased options contracts (interest rate)	0			0			0			0			0		
Interest rate swaps	12.98			18.18			23.38			24.34			23.69		
Foreign exchange contracts	2.64			2.88			3.63			3.56			3.98		
Futures and forward foreign exchange contracts	2.64			2.88			3.57			3.49			3.95		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	0			0			0.06			0.06			0.02		
Equity, commodity, and other derivative contracts	0.03			0.13			0.02			0.03			0.08		
Commodity and other futures and forward contracts	0.03			0.13			0.02			0.03			0.08		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		

**Percent of Average Loans and Leases**

Loan commitments (reported semiannually, June/Dec)	77.50			63.57			52.56			45.47			45.57		
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BHC Name

City/State

3815157

RSSD Number

6

FR Dist.

9

Peer #

## Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Notional Amount</b>					
Derivative contracts	16,640,264	21,468,345	15,439,406	10,815,456	10,091,233
Interest rate contracts	14,812,123	19,853,955	13,975,152	9,433,923	8,628,468
Foreign exchange contracts	1,807,171	1,543,245	1,457,775	1,370,369	1,434,352
Equity, commodity, and other contracts	20,970	71,145	6,479	11,164	28,413
<b>Derivatives Position</b>					
Futures and forwards	7,755,305	11,712,793	6,028,102	1,409,941	1,536,358
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	8,884,959	9,755,552	9,411,304	9,405,515	8,554,875
Held for trading	0	0	0	6,154,330	5,022,348
Interest rate contracts	0	0	0	6,130,356	5,014,449
Foreign exchange contracts	0	0	0	23,974	7,899
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	16,640,264	21,468,345	15,439,406	4,661,126	5,068,885
Interest rate contracts	14,812,123	19,853,955	13,975,152	3,303,567	3,614,019
Foreign exchange contracts	1,807,171	1,543,245	1,457,775	1,346,395	1,426,453
Equity, commodity, and other contracts	20,970	71,145	6,479	11,164	28,413
Derivative contracts (excluding futures and FX 14 days or less)	17,233,877	22,062,426	15,432,927	10,804,292	10,062,820
One year or less	8,470,893	12,290,773	6,278,397	1,677,628	1,643,375
Over 1 year to 5 years	3,289,154	3,904,780	2,849,855	2,454,107	1,867,924
Over 5 years	5,473,830	5,866,873	6,304,675	6,672,557	6,551,521
Gross negative fair value (absolute value)	306,232	448,135	377,322	286,043	397,579
Gross positive fair value	286,035	496,048	376,525	252,313	322,515
Held for trading	0	0	0	63,794	58,468
Non-traded	286,035	496,048	376,525	188,519	264,047
Current credit exposure on risk-based capital derivative contracts	286,035	496,048	357,900	203,416	292,141
Credit losses on derivative contracts	716	792	15	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

## Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	89.01			92.48			90.52			87.23			85.50		
Foreign exchange contracts .....	10.86			7.19			9.44			12.67			14.21		
Equity, commodity, and other contracts .....	0.13			0.33			0.04			0.10			0.28		
Futures and forwards .....	46.61			54.56			39.04			13.04			15.22		
Written options .....	0			0			0			0			0		
Exchange-traded .....	0			0			0			0			0		
Over-the-counter .....	0			0			0			0			0		
Purchased options .....	0			0			0			0			0		
Exchange-traded .....	0			0			0			0			0		
Over-the-counter .....	0			0			0			0			0		
Swaps .....	53.39			45.44			60.96			86.96			84.78		
Held for trading .....	0			0			0			56.90			49.77		
Interest rate contracts .....	0			0			0			56.68			49.69		
Foreign exchange contracts .....	0			0			0			0.22			0.08		
Equity, commodity, and other contracts .....	0			0			0			0			0		
Non-traded .....	100			100			100			43.10			50.23		
Interest rate contracts .....	89.01			92.48			90.52			30.54			35.81		
Foreign exchange contracts .....	10.86			7.19			9.44			12.45			14.14		
Equity, commodity, and other contracts .....	0.13			0.33			0.04			0.10			0.28		
Derivative contracts (excluding futures and forex 14 days or less) .....	103.57			102.77			99.96			99.90			99.72		
One year or less .....	50.91			57.25			40.66			15.51			16.29		
Over 1 year to 5 years .....	19.77			18.19			18.46			22.69			18.51		
Over 5 years .....	32.90			27.33			40.83			61.69			64.92		
Gross negative fair value (absolute value) .....	1.84			2.09			2.44			2.64			3.94		
Gross positive fair value .....	1.72			2.31			2.44			2.33			3.20		
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.04			0.07			0.06			0.05			0.08		
Gross positive fair value (X) .....	0.04			0.08			0.06			0.05			0.06		
Held for trading (X) .....	0			0			0			0.01			0.01		
Non-traded (X) .....	0.04			0.08			0.06			0.03			0.05		
Current credit exposure (X) .....	0.04			0.08			0.06			0.04			0.06		
Credit losses on derivative contracts .....	0.01			0.01			0			0			0		
<b>Past Due Derivative Instruments Fair Value</b>															
30–89 days past due .....	0			0			0			0			0		
90+ days past due .....	0			0			0			0			0		
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.94			1.78			1.42			0.87			1.29		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Allowance and Net Loan and Lease Losses**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	409,061	226,003	229,491	202,075	205,530
Gross losses	19,773	108,844	10,881	15,655	27,776
Write-downs, transfers to loans held-for-sale	5,171	87,022	2,560	8,737	0
Recoveries	2,734	2,431	1,268	2,435	2,364
Net losses	17,039	106,413	9,613	13,220	25,412
Provision for loan and lease losses	-49,403	253,977	5,483	41,749	21,781
Adjustments	240	35,494	642	-1,113	176
Ending balance	342,859	409,061	226,003	229,491	202,075
Memo: Allocated transfer risk reserve (ATTR)	139	136	203	788	983

**Analysis Ratios**

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Provision for loan and lease losses / Average assets	-0.08			0.55			0.01			0.11			0.06		
Provision for loan and lease losses / Average loans and leases	-0.18			1.02			0.02			0.18			0.11		
Provision for loan and lease losses / Net loan and lease losses	-289.94			238.67			57.04			315.80			85.71		
Allowance for loan and lease losses / Total loans and leases not held for sale	1.14			1.61			0.91			0.97			0.95		
Allowance for loan and lease losses / Total loans and leases	1.13			1.60			0.90			0.96			0.94		
Allowance for loan and lease losses / Net loans and leases losses (X)	20.12			3.84			23.51			17.36			7.95		
Allowance for loan and lease losses / Nonaccrual assets	387.89			897.28			412.63			407.79			441.18		
ALLL / 90+ days past due + nonaccrual loans and leases	387.53			710.45			317.69			350.86			309.24		
Gross loan and lease losses / Average loans and leases	0.07			0.44			0.04			0.07			0.14		
Recoveries / Average loans and leases	0.01			0.01			0.01			0.01			0.01		
Net losses / Average loans and leases	0.06			0.43			0.04			0.06			0.13		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.02			0.35			0.01			0.04			0		
Recoveries / Prior year-end losses	2.51			22.34			8.10			8.77			24.86		
Earnings coverage of net loan and lease losses (X)	112.26			12.54			145.13			103.23			41.43		

**Net Loan and Lease Losses By Type**

Real estate loans	0.10			0.01			0.06			-0.03			-0.01		
Real estate loans secured by 1-4 family	-0.01			-0.04			-0.01			-0.04			-0.02		
Revolving	0			0			0			-0.18			0		
Closed-end	-0.01			-0.04			-0.01			-0.04			-0.02		
Commercial real estate loans	0.39			0.14			0.22			0			0		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0.59			0.22			0.32			0			0		
Owner-occupied	0			0			0			0			0		
Other	0.59			0.22			0.32			0			0		
Real estate loans secured by farmland							0			0			0		
Commercial and industrial loans	0.05			1.19			0.03			0.11			0.30		
Loans to individuals															
Credit card loans															
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases	0.05			0.15			0.04			0.10			0.05		

BHC Name

City/State

**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases	6,118	4,904	29,924	11,381	15,706
90+ days past due loans and leases	47	11,974	16,319	8,939	19,320
Nonaccrual loans and leases	88,427	45,604	54,820	56,470	46,026
Total past due and nonaccrual loans and leases	94,592	62,482	101,063	76,790	81,052
Restructured 30–89 days past due	0	732	0	441	950
Restructured 90+ days past due	0	0	700	661	2,067
Restructured nonaccrual	16,690	18,885	33,344	9,066	12,695
Total restructured loans and leases	16,690	19,617	34,044	10,168	15,712
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	7,373	8,520	19,205	21,829	19,908
Other real estate owned	378	751	2,928	4,748	4,299
<b>Other Assets</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases	0.02			0.02			0.12			0.05			0.07		
90+ days past due loans and leases	0			0.05			0.07			0.04			0.09		
Nonaccrual loans and leases	0.29			0.18			0.22			0.24			0.22		
90+ days past due and nonaccrual loans and leases	0.29			0.23			0.28			0.27			0.31		
30–89 days past due restructured	0			0			0			0			0		
90+ days past due restructured	0			0			0			0			0.01		
Nonaccrual restructured	0.05			0.07			0.13			0.04			0.06		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets	0.02			0.02			0.12			0.05			0.07		
90+ days past due assets	0			0.05			0.07			0.04			0.09		
Nonaccrual assets	0.29			0.18			0.22			0.24			0.22		
30+ days past due and nonaccrual assets	0.31			0.24			0.40			0.32			0.38		
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.13			0.11			0.18			0.17			0.18		
90+ days past due and nonaccrual assets + other real estate owned	0.13			0.11			0.18			0.18			0.19		
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.14			0.10			0.19			0.22			0.20		
Allowance for loan and lease losses	28.05			13.59			34.36			36.67			36.25		
Equity capital + allowance for loan and lease losses	1.08			0.72			1.10			1.32			1.24		
Tier 1 capital + allowance for loan and lease losses	1.18			0.80			1.20			1.47			1.39		
Loans and leases + other real estate owned	0.32			0.22			0.31			0.35			0.34		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



BHC Name

City/State

3815157

RSSD Number

6

FR Dist.

9

Peer #

**Past Due and Nonaccrual Loans and Leases**

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due .....	0.02			0.04			0.02			0.05			0.10		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0.39			0.35			0.28			0.30			0.57		
Commercial and industrial	30–89 days past due .....	0			0			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0.40			0.02			0.20			0.33			0.06		
Individuals	30–89 days past due .....	0			0			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0			0			0			0		
Depository institution loans	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Agricultural	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Foreign governments	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Other loans and leases	30–89 days past due .....	0.07			0.03			0.48			0.13			0.17		
	90+ days past due .....	0			0.20			0.27			0.14			0.34		
	Nonaccrual .....	0.23			0.29			0.27			0.14			0.13		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.02			0.06			0.03			0.08			0.18		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0.27			0.29			0.32			0.51			1.02		
Revolving	30–89 days past due .....	0			0			0			0			0.28		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0			0			0			0.47		
Closed-end	30–89 days past due .....	0.03			0.06			0.03			0.08			0.18		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0.27			0.29			0.32			0.52			1.02		
Junior lien	30–89 days past due .....	0			0			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0			0			0			0		
Commercial real estate	30–89 days past due .....	0			0			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0.81			0.63			0.29			0			0		
Construction and development	30–89 days past due .....	0			0			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0			0			0			0		
1–4 family	30–89 days past due .....	0			0			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0			0			0			0		
Other	30–89 days past due .....	0			0			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0			0			0			0		
Multifamily	30–89 days past due .....	0			0			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0			0			0			0		
Nonfarm non-residential	30–89 days past due .....	0			0			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	1.24			0.96			0.41			0			0		
Owner Occupied	30–89 days past due .....	0			0			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0			0			0			0		
Other	30–89 days past due .....	0			0			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	1.24			0.96			0.41			0			0		
Farmland	30–89 days past due .....							0			0			0		
	90+ days past due .....							0			0			0		
	Nonaccrual .....							0			0			0		
Credit card	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus .....	684,307	643,485	760,431	944,983	1,296,833
Retained earnings .....	8,002,107	6,703,125	6,086,721	5,235,764	4,419,385
Accumulated other comprehensive income (AOCI) .....	-86,520	16,511	-5,036	-38,840	-20,454
Common equity tier 1 minority interest .....	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions .....	8,599,894	7,363,121	6,842,116	6,141,907	5,695,764
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets .....	808,751	774,069	569,770	599,267	588,606
Accumulated other comprehensive income-related adjustments .....	-77,291	23,795	11,019	-3,392	-228
Other deductions from common equity tier 1 capital .....	0	0	0	0	0
Subtotal: .....	7,868,434	6,565,257	6,261,327	5,546,032	5,107,386
Adjustments and deductions for common equity tier 1 capital .....	26,789	27,637	30,844	47,320	54,758
Common equity tier 1 capital .....	7,841,645	6,537,620	6,230,483	5,498,712	5,052,628
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0
Non-qualifying capital instruments .....	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0
Additional tier 1 capital before deductions .....	0	0	0	0	0
Less: Additional tier 1 capital deductions .....	26,789	27,637	30,844	47,320	54,758
Additional tier 1 capital .....	0	0	0	0	0
<b>Tier 1 Capital</b> .....	7,841,645	6,537,620	6,230,483	5,498,712	5,052,628
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus .....	0	0	0	0	0
Non-qualifying capital instruments .....	0	0	0	0	0
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital .....	355,368	322,767	234,155	238,754	211,450
Exited advanced approach eligible credit reserves .....					
Unrealized gains on AFS preferred stock classified as equity .....				0	2,259
Tier 2 capital before deductions .....	355,368	322,767	234,155	238,754	213,709
Exited advanced approach tier 2 capital before deductions .....					
Less: Tier 2 capital deductions .....	0	0	0	0	0
Tier 2 capital .....	355,368	322,767	234,155	238,754	213,709
Exited advanced approach tier 2 capital .....					
Total capital .....	8,197,013	6,860,387	6,464,638	5,737,466	5,266,337
Exited advanced approach total capital .....					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted .....	65,670,488	51,503,565	39,933,483	38,354,963	35,644,714
Less: Deductions from common equity tier 1 capital .....	835,540	801,706	600,614	646,587	643,364
Less: Other deductions .....	0	0	0	0	0
Total assets for leverage ratio .....	64,834,948	50,701,859	39,332,869	37,708,376	35,001,350
Total risk-weighted assets .....	30,334,661	27,895,623	25,171,952	23,276,200	22,623,280
Exited advanced approach total RWA .....					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	25.85			23.44			24.75			23.62			22.33		
Common equity tier 1 capital, column B .....	0			0			0			0			0		
Tier 1 capital, column A .....	25.85			23.44			24.75			23.62			22.33		
Tier 1 capital, column B .....	0			0			0			0			0		
Total capital, column A .....	27.02			24.59			25.68			24.65			23.28		
Total capital, column B .....	0			0			0			0			0		
Tier 1 leverage .....	12.09			12.89			15.84			14.58			14.44		
Supplementary leverage ratio, advanced approaches HCs .....															

BHC Name

City/State

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets .....	0	0	0	0	0		
Total property and casualty assets .....	0	0	0	0	0		
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0		
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0		
Total insurance underwriting equity .....	0	0	0	0	0		
Total property and casualty equity .....	0	0	0	0	0		
Total life and health equity .....	0	0	0	0	0		
Total insurance underwriting net income .....	0	0	0	0	0		
Total property and casualty .....	0	0	0	0	0		
Total life and health .....	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0		
Unearned premiums (P/C) .....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0		
Separate account liabilities (L/H) .....	0	0	0	0	0		
Insurance activities revenue .....	59,423	53,481	55,419	44,102	48,030	11.11	31.21
Other insurance activities income .....	59,423	53,481	55,419	44,102	48,030	11.11	31.21
Insurance and reinsurance underwriting income .....	0	0	0	0	0		
Premiums .....	0	0	0	0	0		
Credit related insurance underwriting .....	0	0	0	0	0		
Other insurance underwriting .....	0	0	0	0	0		
Insurance benefits, losses, expenses .....	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0		
Life insurance assets .....	1,013,228	866,658	724,773	580,523	559,169	16.91	128.40

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets .....															
Insurance activities revenue / Adjusted operating income .....	0.58			0.64			0.70			0.59			0.72		
Premium income / Insurance activities revenue .....	0			0			0			0			0		
Credit related premium income / Total premium income .....															
Other premium income / Total premium income .....															
Insurance underwriting net income / Consolidated net income .....	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C) .....															
Insurance net income (L/H) / Equity (L/H) .....															
Insurance benefits, losses, expenses / Insurance premiums .....															
Reinsurance recovery (P/C) / Total assets (P/C) .....															
Reinsurance recovery (L/H) / Total assets (L/H) .....															
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	12.38			12.48			11.23			10.13			10.64		
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....	5,204,564			5,044,771			4,313,506			4,230,580			4,045,772		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	7.60			9.40			10.74			10.98			11.21		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Foreign Activities</b>					
Total foreign loans and leases	3,092,133	2,550,001	2,561,028	2,334,728	2,245,561
Real estate loans	971,300	886,326	850,441	641,291	765,088
Commercial and industrial loans	1,810,238	1,418,546	1,547,347	1,474,730	1,233,309
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	310,595	245,129	163,240	218,707	247,164
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	39
Interest-bearing bank balances	1,176,077	1,017,066	669,785	678,293	647,587
Total selected foreign assets	4,268,210	3,567,067	3,230,813	3,013,021	2,893,187
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	1.50			1.97			2.27			2.45			2.27		
Cost: Interest-bearing deposits															
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
<b>Growth Rates</b>															
Net loans and leases	21.26			-0.43			9.69			3.97			33.88		
Total selected assets	19.66			10.41			7.23			4.14			26.49		
Deposits															

BHC Name

City/State

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Retained credit exposure		0	0	0	0	0		
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0			
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Servicing, Securitization and Asset Sale Activities—Part 2**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure .....					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Unused commitments to provide liquidity (servicer advance) .....					
Seller's interest carried as securities and loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure .....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0.15	0.04	0.19	0.41	0.82

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets .....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets .....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		



BHC Name

City/State

3815157

RSSD Number

6

FR Dist.

9

Peer #

**Servicing, Securitization and Asset Sale Activities—Part 3**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b> .....					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b> .....					

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	50,907	72,227	214,998	124,869	154,558	-29.52	-50.88
Dividends	50,000	70,000	210,000	120,000	150,000	-28.57	-50.00
Interest	116	527	3,354	3,417	3,267	-77.99	-95.54
Management and service fees	791	1,700	1,644	1,452	1,291	-53.47	-23.87
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	638,612	537,822	728,488	328,826	212,099	18.74	124.51
Dividends	618,124	508,058	684,787	288,556	180,684	21.66	133.77
Interest	8,117	12,841	26,322	24,312	15,995	-36.79	5.50
Management and service fees	12,371	16,923	17,379	15,958	15,420	-26.90	0.21
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	689,519	610,049	943,486	453,695	366,657	13.03	77.67
Securities gains (losses)	0	0	0	790	2,036		-100.00
Other operating income	8,790	6,173	6,562	7,796	8,540	42.39	42.21
Total operating income	698,309	616,222	950,048	462,281	377,233	13.32	77.05
Operating Expenses							
Personnel expenses	92,486	61,243	67,984	74,636	69,357	51.01	65.40
Interest expense	94,994	90,665	73,223	73,576	88,570	4.77	12.89
Other expenses	147,751	36,328	25,494	15,240	60,338	306.71	1753.37
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	335,231	188,236	166,701	163,452	218,265	78.09	126.45
Income (loss) before taxes	363,078	428,288	784,905	301,073	158,968	-15.23	47.37
Applicable income taxes (credit)	-119,429	-68,200	-53,695	-18,802	-55,840		
Extraordinary items					0		
Income before undistributed income of subsidiaries	482,507	496,488	838,600	319,875	214,808	-2.82	54.71
Equity in undistributed income of subsidiaries	1,054,166	365,911	214,217	667,357	392,720	188.09	304.36
Bank subsidiaries	336,240	61,582	208,610	242,825	110,369	446.00	125.27
Nonbank subsidiaries	717,926	304,329	5,607	424,532	282,351	135.90	544.21
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	1,536,673	862,399	1,052,817	987,232	607,528	78.19	168.38
Memoranda							
Bank net income	386,240	131,582	418,610	362,825	260,369	193.54	54.95
Nonbank net income	1,336,050	812,387	690,394	713,088	463,035	64.46	255.47
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	2,600,313	22.35	2,364,866	23.14	2,300,179	25.18	2,072,360	1,821,615	9.96	51.03
Common and preferred stock .....	2,599,190	22.34	2,363,932	23.13	2,299,840	25.17	2,072,165	1,821,615	9.95	50.97
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	1,123	0.01	934	0.01	339	0	195	0	20.24	1011.88
Investment in nonbank subsidiaries .....	6,759,252	58.09	6,385,702	62.49	5,526,999	60.49	5,540,447	5,289,152	5.85	52.97
Common and preferred stock .....	5,649,658	48.55	4,825,106	47.22	4,086,547	44.73	4,100,993	3,653,511	17.09	76.25
Excess cost over fair value .....	31,954	0.27	31,954	0.31	31,954	0.35	31,954	31,954	0.00	0.00
Loans, advances, notes, and bonds .....	925,940	7.96	1,386,466	13.57	1,106,545	12.11	1,070,180	1,233,516	-33.22	4.35
Other receivables .....	151,700	1.30	142,176	1.39	301,953	3.30	337,320	370,171	6.70	-48.37
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	125,000	1.07	0	0	0	0	0	0		64332.99
Securities .....	1,029	0.01	1,029	0.01	1,332	0.01	17,704	48,129	0.00	-98.87
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	244,422	2.10	198,793	1.95	177,694	1.94	250,112	207,295	22.95	-40.56
Cash and due from unrelated depository institution .....	771,357	6.63	358,544	3.51	322,303	3.53	168,243	163,143	115.14	7368.60
Premises, furnishings, fixtures and equipment .....	13,798	0.12	13,837	0.14	13,964	0.15	14,145	14,359	-0.28	-7.03
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	1,121,047	9.63	895,817	8.77	794,057	8.69	595,940	634,463	25.14	106.33
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	11,636,218	100.00	10,218,588	100.00	9,136,528	100.00	8,658,951	8,178,156	13.87	61.36
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	300,000	300,000		
Borrowings with maturity over 1 year .....	2,037,252	17.51	2,045,104	20.01	1,550,348	16.97	1,549,779	1,548,975	-0.38	21.20
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0		
Other liabilities .....	982,055	8.44	788,600	7.72	632,690	6.92	520,752	523,781	24.53	123.58
Balance due to subsidiaries and related institutions .....	17,018	0.15	21,763	0.21	111,374	1.22	146,514	109,635	-21.80	54.30
Total liabilities .....	3,036,325	26.09	2,855,467	27.94	2,294,412	25.11	2,517,045	2,482,391	6.33	42.47
Equity Capital .....	8,599,893	73.91	7,363,121	72.06	6,842,116	74.89	6,141,906	5,695,765	16.80	69.29
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	2,392	0.02	1,591	0.02	1,586	0.02	1,576	1,555	50.35	56.34
Common surplus .....	2,054,602	17.66	1,995,798	19.53	1,921,893	21.04	1,870,739	1,705,308	2.95	32.27
Retained earnings .....	8,002,107	68.77	6,703,125	65.60	6,086,721	66.62	5,235,764	4,419,385	19.38	102.77
Accumulated other comprehensive income .....	-86,520	-0.74	16,511	0.16	-5,036	-0.06	-38,840	-20,454		
Other equity capital components .....	-1,372,688	-11.80	-1,353,904	-13.25	-1,163,048	-12.73	-927,333	-410,029		
Total liabilities and equity capital .....	11,636,218	100.00	10,218,588	100.00	9,136,528	100.00	8,658,951	8,178,156	13.87	61.36
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	94		
Loans and advances from nonbank subsidiaries .....	17,018	0.15	21,763	0.21	111,374	1.22	146,514	109,541	-21.80	54.30
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	17,018	0.15	21,763	0.21	111,374	1.22	146,514	109,635	-21.80	54.30
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	17,508	0.19	22,711	27,627		-100.00

BHC Name

City/State

3815157

RSSD Number

6

FR Dist.

9

Peer #

## Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	19.22			12.24			15.70			15.70			11.17		
Bank net income / Average equity investment in banks .....	15.45			5.71			19.11			18.52			14.67		
Nonbank net income / Average equity investment in nonbanks .....	24.92			18.67			16.63			18.01			13.60		
Subsidiary HCs net income / Average equity investment in sub HCs .....															
Bank net income / Parent net income .....	25.13			15.26			39.76			36.75			42.86		
Nonbank net income / Parent net income .....	86.94			94.20			65.58			72.23			76.22		
Subsidiary holding companies' net income / Parent net income .....															
<b>Leverage</b>															
Total liabilities / Equity capital .....	35.31			38.78			33.53			40.98			43.58		
Total debt / Equity capital .....	23.69			27.77			22.66			30.12			32.46		
Total debt + notes payable to subs that issued TPS / Equity capital .....	23.69			27.77			22.66			30.12			32.46		
Total debt + Loans guaranteed for affiliate / Equity capital .....	23.69			27.77			22.91			30.49			32.95		
Total debt / Equity capital – excess over fair value .....	23.78			27.90			22.77			30.27			32.65		
Long-term debt / Equity capital .....	23.69			27.77			22.66			25.23			27.20		
Short-term debt / Equity capital .....	0			0			0			4.88			5.27		
Current portion of long-term debt / Equity capital .....	0.20			0.30			1.63			2.39			1.92		
Excess cost over fair value / Equity capital .....	0.37			0.43			0.47			0.52			0.56		
Long-term debt / Consolidated long-term debt .....	61.01			84.63			80.85			96.93			96.64		
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	96.29			98.07			93.81			101.03			96.69		
Total investment in subs / Equity capital .....	108.83			118.84			114.40			123.95			124.84		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.21			-0.16			-0.40			0.06			-0.31		
Equity investment in subs – equity cap / Net income-div (X) .....										0.08					
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	164.46			174.50			280.54			149.31			141.67		
Cash from ops + noncash items + op expense / Op expense + dividend .....	160.16			210.94			298.58			239.48			217.14		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	205.08			117.50			127.68			122.37			101.61		
Pretax operating income + interest expense / Interest expense .....	482.21			572.39			1,171.94			509.20			279.48		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	482.21			572.39			1,171.94			509.20			279.48		
Dividends + interest from subsidiaries / Interest expense + dividends .....	202.34			196.13			339.44			174.86			156.68		
Fees + other income from subsidiaries / Salary + other expenses .....	5.48			19.09			20.35			19.37			12.88		
Net income / Current part of long-term debt + preferred dividends (X) .....	90.30			39.63			9.45			6.74			5.54		
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	15.24			16.62			18.70			14.44			17.56		
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....	0														
Nonaccrual .....	0														
Total .....	0														
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0			0			0			0			0		
To nonbank subsidiaries .....	0			0			0.26			0.37			0.49		
To subsidiary holding companies .....	0			0			0			0			0		
Total .....	0			0			0.26			0.37			0.49		
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	39.90			35.82			26.46			27.21			31.75		
Combined thrift assets (reported only by bank holding companies) .....	0			0			0			0			0		
Combined foreign nonbank subsidiary assets .....	3.51			3.96			4.08			4.12			4.55		

BHC Name

City/State

3815157

RSSD Number

6

FR Dist.

9

Peer #

## Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	49.59			42.47			23.74			55			62.75		
Dividends declared / Net income .....	15.57			24.45			18.91			17.82			22.19		
Net income – dividends / Average equity .....	16.23			9.25			12.73			12.91			8.69		
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	20.90			33.19			105.46			68.21			111.29		
Dividends from nonbank subsidiaries .....	258.34			240.92			343.90			164.02			134.05		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Dividends from all subsidiaries .....	279.23			274.11			449.36			232.23			245.34		
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	12.95			53.20			50.17			33.07			57.61		
Interest income from bank subsidiaries.....	0.03			0.40			0.80			0.94			1.25		
Management and service fees from bank subsidiaries .....	0.20			1.29			0.39			0.40			0.50		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries .....	13.18			54.89			51.36			34.42			59.36		
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	46.27			62.54			99.19			40.47			39.02		
Interest income from nonbank subsidiaries.....	0.61			1.58			3.81			3.41			3.45		
Management and service fees from nonbank subsidiaries .....	0.93			2.08			2.52			2.24			3.33		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries .....	47.80			66.20			105.52			46.11			45.81		
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....															
Interest income from subsidiary holding companies.....															
Management and service fees from subsidiary holding companies.....															
Other income from subsidiary holding companies.....															
Operating income from subsidiary holding companies.....															
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	7.16			11.36			22.10			25.96			39.76		
Interest income from bank subsidiaries.....	0.02			0.09			0.35			0.74			0.87		
Management and service fees from bank subsidiaries .....	0.11			0.28			0.17			0.31			0.34		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries .....	7.29			11.72			22.63			27.01			40.97		
Dividends from nonbank subsidiaries .....	88.52			82.45			72.08			62.42			47.90		
Interest income from nonbank subsidiaries.....	1.16			2.08			2.77			5.26			4.24		
Management and service fees from nonbank subsidiaries .....	1.77			2.75			1.83			3.45			4.09		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries .....	91.45			87.28			76.68			71.13			56.22		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt.....										48.84			36.55		
Loans and advances from subsidiaries / Total debt .....	0.84			1.06			7.18			7.92			5.93		